

2011 State Health Train the Trainer Presentation

Presentation to
All Payroll Locations
September 2010



GEORGIA DEPARTMENT OF
COMMUNITY HEALTH

DCH Mission

ACCESS



Access
to affordable,
quality health
care in our
communities

RESPONSIBLE



Responsible
health planning
and use of
health care
resources

HEALTHY



Healthy
behaviors and
improved
health
outcomes



GEORGIA DEPARTMENT OF
COMMUNITY HEALTH

DCH Initiatives

FY 2011

FY 2011

**Continuity of Operations
Preparedness**

Customer Service

Emergency Preparedness

Financial & Program Integrity

Health Care Consumerism

Health Improvement

Health Care Transformation

Public Health

Workforce Development



GEORGIA DEPARTMENT OF
COMMUNITY HEALTH

Introduction

Welcome to the 2011 State Health Benefit Plan Train the Trainer Presentation. This year's Open Enrollment dates are October 12 – November 10, 2010.



Agenda

- SHBP Options for 2011
- 2011 Plan Changes
- 2011 Benefit Overview
- 2011 Retiree Changes
- Reminders and Reports



2011 Benefit Options

Members may select from CIGNA or United Healthcare:

- Health Reimbursement Arrangement (HRA), a Consumer Driven Healthcare Plan with:
 - SHBP credits dollars each year that pay for covered initial charges, whether medical or pharmacy expenses. These dollars also reduce deductibles and maximum out-of-pocket expenses
 - 100% coverage for Wellness care when services are provided by an in-network provider and **meet the National age and gender guidelines**
- High Deductible Healthcare Plan (HDHP), also a Consumer Drive Healthcare Plan
 - Members enrolled may be eligible to contribute to a Health Savings Account (HSA)
- Health Maintenance Organization (HMO) provide
 - Coverage for In-network providers only unless emergency



Changes for all SHBP Members

- Lifetime max has been removed
- Pre-existing will no longer apply to any SHBP option
- The Open Access Plan (OAP) option will no longer be offered
- The Tobacco and Spousal Surcharges are increasing to \$80 Tobacco and \$50 Spousal
- The vendors will be handling the Tobacco Cessation classes. Additional information will be provided later.
- Social Security Numbers (SSN) must be collected for all dependents



Changes for all SHBP Members

- Eligibility rules have been expanded so that children not eligible to be in the Plan last year may be eligible for coverage this year
- SHBP no longer requires that children 19 – 25 be full-time students. Coverage will be provided regardless of residency or marital status.
- The four tiers will now be: You, You + Spouse, You + Child(ren) or You + Family (which includes you + your spouse + your child(ren))



Changes for all SHBP Members

- Increase in premiums. Some tiers will see a higher increase in order to accommodate the addition of dependents previously not eligible for coverage and extended preventive care benefits (health care reform)
- All SHBP members will receive new ID cards before January 1, 2011
- Changes to co-pays, deductibles, out-of-pocket limits

HMO Deductible Changes

TIER	FROM	TO
You	\$600	\$1000
You + Spouse	\$900	\$1500
You + Child(ren)	\$900	\$1500
You+ Family	\$1200	\$2000

Your specialist office visit co-pay will change from \$35 to \$45

HMO Maximum Out-of-Pocket Changes

TIER	FROM	TO
You	\$2000	\$3000
You + Spouse	\$3000	\$4500
You + Child(ren)	\$3000	\$4500
You+ Family	\$4000	\$6000



HMO Prescription Drug Co-Pay Changes

TIER	FROM	TO
Tier 1 – Generic	\$15	\$20
Tier 2 – Preferred Brand	\$40	\$50
Tier 3 – Non Preferred Brand	\$75	\$90



HRA Deductible Changes

TIER	FROM	TO
You	\$1100	\$1300
You + Spouse	\$1900	\$2250
You + Child(ren)	\$1900	\$2250
You+ Family	\$2750	\$3250



HRA Maximum Out-of-Pocket Changes

TIER	FROM	TO
You	\$2500	\$3000
You + Spouse	\$4100	\$5000
You + Child(ren)	\$4100	\$5000
You+ Family	\$5700	\$7000



HDHP Deductible Changes

Deductibles	FROM 2010 In- Network	FROM 2010 Out- of-Network	TO 2011 In- Network	TO 2011 Out- of-Network
You	\$1200	\$2400	\$1500	\$3000
You + Spouse	\$2400	\$4800	\$3000	\$6000
You + Child(ren)	\$2400	\$4800	\$3000	\$6000
You + Family	\$2400	\$4800	\$3000	\$6000



HDHP Out-of-Pocket Maximum Changes

Out-of-Pocket	FROM 2010 In- Network	FROM 2010 Out- of-Network	TO 2011 In- Network	TO 2011 Out- of-Network
You	\$1800	\$4000	\$2400	\$5300
You + Spouse	\$3100	\$7400	\$4100	\$9800
You + Child(ren)	\$3100	\$7400	\$4100	\$9800
You + Family	\$3100	\$7400	\$4100	\$9800

Changes for Retirees

- Tobacco and spousal surcharges will apply unless in MA PPO option or paying unsubsidized rate
- Four tiers for retirees (same as active)
- MA PFFS plans replaced by MA PPO plans
- CIGNA formed an alliance with Humana. SHBP retirees can enroll in HUMANA MA PPO plan



Medicare Advantage PPO Plans

- The Four Medicare Advantage PPO options offered in 2011 are:
 - Humana Group Medicare PPO Standard
 - Humana Group Medicare PPO Premium
 - United Healthcare Medicare Advantage PPO Standard
 - United Healthcare Medicare Advantage PPO Premium
- Benefits very similar to those of the MA PFSS plans



Important Reminders-Retirees

- Retirees with Part B and 65 who do not enroll in a MA PPO option will pay the entire cost of the premium
- Retirees enrolled in a SHBP MA PPO option
 - Then enrolls in an individual Medicare Part D or Medicare Advantage Plan will permanently lose their SHBP coverage
 - Stop paying Medicare Part B premium, will lose the MA coverage and be placed in former option and be charged 100 percent of premiums (if OAP move to HRA)



Important Reminders-Retirees

- Retirees enrolled in one of the CIGNA or United Healthcare (UHC) Medicare Advantage (MA PFFS) Plans will receive a cancellation notice from their health care vendor advising them that their current MA PFFS option will end December 31, 2010
- **Retirees should not be alarmed-This notice is a requirement of CMS. Their new coverage under the MA PPO Option will take effect January 1, 2011**



Open Enrollment

October 12 – November 10, 2010

- Employees will make their health election at www.oe2011.ga.gov
- Website will open at 4 a.m. on October 12 and close at 4:30 p.m. on November 10, 2010
- The Active Employee Health Plan Decision Guide will be available on the website at www.oe2011.ga.gov and www.dch.georgia.gov/shbp (no printed hardcopies)



Open Enrollment

October 12 – November 10, 2010

- Employees must go online to make their benefit selection. If employees do not go online and they are
 - In the OAP, they will be enrolled in the HRA with their current healthcare vendor and tier and the Tobacco and Spousal surcharges (if applicable) will be applied
 - In the HMO, HRA or HDHP, they will rollover into the same coverage and tier and the Tobacco and Spousal surcharges (if applicable) will be applied



Open Enrollment

October 12 – November 10, 2010

- When making their benefit election members should make sure they have selected the correct option
- Confirm they have added all eligible dependents they wish to be included in their coverage
- Confirm they have answered the surcharge questions correctly
- Click “Confirm” and Print their Confirmation (this should include a confirmation number)



Electronic File for Open Enrollment

- Please submit your full file (PLEE) electronically by September 29 (non PeopleSoft locations)
- This will allow your membership access to the Open Enrollment site
- Contact Deborah Sheppard, dsheppard@dch.ga.gov for technical assistance



Employer Intranet

- To assist you, SHBP will be providing an Intranet site for you to input the forms as was available last year (this worked GREAT last year)
- You will have the ability to add a new member allowing the member to make their 2011 health election online (paper enrollment not allowed!)



Open Enrollment Reports on View Direct

1) SH523961, MEMS Web Availability Cross Reference Report

- Available no later than October 12
- Lists employees who must make their Open Enrollment elections on the Web

Important Note:

Employees not listed on this report must be added using the Employer Intranet Site so their Open Enrollment elections can be made online (paper enrollment not allowed!)

If you do not have access to View Direct, contact Deborah Sheppard at (404) 463-0212 or dsheppard@dch.ga.gov



Open Enrollment Reports on View Direct

2) SHWBNCFM, MEMS Not Confirmed on Web Report

- Available October 12 and will be updated nightly
- Will include employees who are eligible to use the Web and have not confirmed their 2011 benefit election

3) SHSHBPIN, MEMS SHBP Covered Subscriber and Discontinuation Report

- Available no later than November 17
- Use to update your personnel and payroll files. It includes the appropriate coverage and deduction information for changes made during the OE Period
- Use to review January's SHBP bill to verify that payroll deductions are entered correctly

Reminders

- Members may go online and make changes anytime during Open Enrollment (4 a.m. on October 12 until the website closes at 4:30 p.m. on November 10, 2010)
- Members must answer the surcharge questions each time they log on to the website
- The last selection made when the website closes at 4:30 p.m. will be the option members are placed in for the 2011 Plan Year



Questions or Additional Information

- **CIGNA** - HMO, HRA, HDHP - 800-633-8519

www.mycigna.com/shbp

- **United Healthcare** - HMO, HDHP - 877-246-4189

Definity HRA - 800-396-6515

www.welcometouhc.com/shbp

- TTT, rates, decision guides and other information
will be available soon at www.dch.georgia.gov/shbp

Important Notice

- The information provided in this presentation is a summary of changes for the 2011 Plan Year. It is intended only to highlight principal benefits
- Please refer to the Active Employee Decision Guide for more details

THANK YOU

